

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Vanessa L Bellino  
 Debtor

Case No. 17-13027-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Aug 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2017.

db +Vanessa L Bellino, 4318 Sylvan Drive, Reading, PA 19606-3557  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13909669 +Dept Of Education, 525 Central Park Dr Ste, Oklahoma City, OK 73105-1723  
 13909670 +Diversified Adjustment Service Inc., P.O. Box 32145, Minneapolis, MN 55432-0145  
 13909672 Exeter Township, P.O. Box 6188, Hermitage, PA 16148-0922  
 13909673 +Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45227-1115  
 13939935 +Fifth Third Bank, c/o Matteo S. Weiner, Esq., 701 Market Street, Ste 5000,  
 Philadelphia, PA 19106-1541  
 13909676 +MB Financial Bank, 2251 Rombach Ave, Wilmington, OH 45177-1995  
 13909677 +Midland Funding, 2365 Northside Drive Suite 30, San Diego, CA 92108-2709  
 13909678 +Nissan 422 of Limerick, 55 Autopark Blvd., Royersford, PA 19468-4264  
 13910350 +Orion (Verizon), c/o PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 13909679 Pay Pal Credit, P.O. Box 105658, Atlanta, GA 30348-5658  
 13909685 +Trident Asset Management, 53 Perimeter Ctr E Suite 4, Atlanta, GA 30346-2287  
 13909686 +TruGreen Processing Center, P.O. Box 9001128, Louisville, KY 40290-1128

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Aug 12 2017 01:28:00 LYNN E. FELDMAN, Feldman Law Offices PC,  
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603  
 smg +E-mail/Text: robertsl2@dnb.com Aug 12 2017 01:34:45 Dun & Bradstreet, INC,  
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 12 2017 01:34:28  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Aug 12 2017 01:34:51 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13909666 +E-mail/Text: pprice@arbrecovery.com Aug 12 2017 01:34:44 Arcadia Recovery Bureau,  
 645 Penn Street, Reading, PA 19601-3543  
 13909667 EDI: CAPITALONE.COM Aug 12 2017 01:28:00 Capital One, 15000 Capital One Drive,  
 Richmond, VA 23238  
 13909668 +E-mail/Text: bankruptcy@cavps.com Aug 12 2017 01:34:47 Cavalry Portfolio Servicing,  
 P.O. Box 27288, Tempe, AZ 85285-7288  
 13909674 +E-mail/Text: lsteiner@genisyscu.org Aug 12 2017 01:35:20 Genisys Credit Union,  
 2100 Executive Hills Blvd., Auburn Hills, MI 48326-2947  
 13909675 +EDI: CBSKOHLS.COM Aug 12 2017 01:28:00 Kohls/Capital One, N56 W 17000 Ridgewood Drive,  
 Menomonee Falls, WI 53051-5660  
 13909680 +E-mail/Text: recovery@paypal.com Aug 12 2017 01:34:01 Pay Pal Inc., P.O. Box 45950,  
 Omaha, NE 68145-0950  
 13909682 EDI: WFNNB.COM Aug 12 2017 01:28:00 Pottery Barn, P.O. Box 659705,  
 San Antonio, TX 78265-9705  
 13909683 +E-mail/Text: bankruptcydepartment@tsico.com Aug 12 2017 01:35:18 Transworld Systems Inc.,  
 507 Prudential Rd., Horsham, PA 19044-2308  
 13909684 +E-mail/Text: bankruptcydepartment@tsico.com Aug 12 2017 01:35:18 Transworld Systems, Inc.,  
 500 Virginia Dr., Suite 514, Fort Washington, PA 19034-2707  
 13909671 EDI: USBANKARS.COM Aug 12 2017 01:28:00 Elan Financial Service, P.O. Box 790084,  
 Saint Louis, MO 63179  
 13909687 EDI: WFNNB.COM Aug 12 2017 01:28:00 Victoria's Secret (BK), WFNNB Bankruptcy Department,  
 PO Box 182125, Columbus, OH 43218-2125

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13909681 ##+Portfolio Recovery Associates, 287 Independence, Virginia Beach, VA 23462-2962

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 13, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2017 at the address(es) listed below:

JOHN A. DIGIAMBERARDINO on behalf of Debtor Vanessa L Bellino jad@cdllawoffice.com,  
dmk@cdllawoffice.com, reb@cdllawoffice.com  
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com  
MATTEO SAMUEL WEINER on behalf of Creditor Fifth Third Bank bkgroup@kmllawgroup.com  
THOMAS I. PULEO on behalf of Creditor Fifth Third Bank tpuleo@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<u>Vanessa L Bellino</u>	Social Security number or ITIN	<b>xxx-xx-4503</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>17-13027-ref</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Vanessa L Bellino

8/10/17

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**